

In re:

Andrew Bonner

Debtor

Case No. 24-10421-amc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Jan 02, 2025

Form ID: pdf900

Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2025:**Recip ID****Recipient Name and Address**

db

+ Andrew Bonner, 206 Marie Rd, West Chester, PA 19380-6702

cr

+ East Goshen Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

14855819

+ U.S. Bank N.A., c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg

Email/Text: megan.harper@phila.gov

Jan 03 2025 02:54:00

City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg

Email/Text: RVSVCBICNOTICE1@state.pa.us

Jan 03 2025 02:54:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

cr

Email/PDF: bncnotices@becket-lee.com

Jan 03 2025 02:59:04

American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

14875675

Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Jan 03 2025 02:54:00

U.S. Bank N.A., as trustee, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

14853566

+ Email/Text: bkteam@selenefinance.com

Jan 03 2025 02:54:00

U.S. Bank Trust National Association, 3501 Olympus Boulevard, 5th Fl, Ste 300, Coppell, TX 75019-6156

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2025 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates bkgroup@kmllawgroup.com

JAMES RANDOLPH WOOD

on behalf of Creditor East Goshen Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com

LAWRENCE S. RUBIN

on behalf of Debtor Andrew Bonner echo@pennlawyer.com foxtrot@pennlawyer.com;7272@notices.nextchapterbk.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Andrew Bonner <u>Debtor(s)</u> U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007- S3 Mortgage Pass-Through Certificates <u>Moving Party</u> vs. Andrew Bonner <u>Debtor</u> Jane E. Bonner <u>Co-Debtor</u> Scott F. Waterman <u>Trustee</u>	CHAPTER 13 NO. 24-10421 AMC 11 U.S.C. Sections 362 and 1301
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**CONSENT ORDER ON MOTION FOR RELIEF FROM STAY
AND CO-DEBTOR STAY**

1. The above-styled Motion having been scheduled for a hearing before the Court on December 11, 2024, upon Notice of Motion to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
3. FURTHER ORDERED that as of December 2, 2024, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal & Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
2	October 2024	November 2024	\$1,896.35	\$1,050.54	\$2,946.89	\$5,893.78
Less post-petition partial payments (suspense balance)						(\$99.47)

Total: **\$5,794.31**

4. This arrearage shall be paid as follows:
 - a) Within seven (7) days of the filing of this Stipulation, Debtor is ordered to pay the total post-petition arrearage totaling a sum **\$5,794.31** by amending the Bankruptcy plan.
5. Regular payments in the amount of **\$2,946.89** to be paid on or before **December 1, 2024**, and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc., Attn: Remittance Processing, P.O. Box 65450, Salt Lake City, UT 84165-0450.
6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s) and attorney for Debtor(s), and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Movant may file a certification of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.
7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

9. FURTHER ORDERED that there having been no appearance by the Co-Debtor, the Motion for Relief from the Co-Debtor Stay is *granted*.

CONSENTED TO BY:

Date: December 5, 2024

/s/ Denise Carlon

Denise Carlon, Esq.
Attorney for Movant



Date: 12/20/24

Lawrence S. Rubin Esq.
Attorney for Debtor(s)

Date: 12/16/2024

/s/ Ann Swartz

Scott F. Waterman
Chapter 13 Trustee

Approved by the Court this 2nd day of Jan, 2025. However, the court retains discretion regarding entry of any further order.


Bankruptcy Judge
Ashely M. Chan